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ABSTRACT

This volume contains summaries of presentations and excerpts from workshops at a conference organized by the Cooperative Extension Services of Iowa, Kansas, Nebraska, and Missouri. The conference brought together community officials and leaders from the four-state area to share experiences and gain new ideas about community development. Topics included: (1) the history of rural development since the establishment of the Cooperative Extension Service system in 1914; (2) a profile of the "futurist"--a person with the attitudes needed to properly plan for the future; (3) community development through the social action process; (4) water quality, risk assessment, and groundwater protection; (5) community revitalization and successful tourism projects in Hamilton, Missouri, Brownsville, Nebraska, Westmoreland, Kansas, Knox County, Nebraska, and Denver, Missouri; (6) Tomorrow's Leaders Today--leadership training in clusters of rural Iowa communities; (7) solid waste management and education in rural communities, toxic waste cleanup, and development of landfill regulations; (8) development of a small-scale venture capital fund; (9) starting home-grown businesses in small towns; and (10) preschool, child care, and adult day-care programs in nursing home facilities. (SV)

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Proceedings

Mid-America and Its Future 1989

A Four-State Economic Development Conference
April 18, 1989, Shenandoah, Iowa

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GENERAL INFORMATION

The thirteenth annual Mid-America and It's Future Conference was held in Shenandoah, Iowa on April 18, 1989. The conference brought together community officials and leaders from the four-state area -- Iowa, Kansas, Nebraska and Missouri -- to share experiences and gain new ideas about community development.

The conference was planned by the Cooperative Extension Services from the four-state area. Panelists for the workshop represented all four states and had had experience in identifying and solving community problems.

Workshops ran concurrently and excerpts from each workshop are included in this proceedings to enable participants to gain knowledge from workshops other than only those attended.

The proceedings of the conference are provided to all registrants at no additional cost, as part of the registration fee. These proceedings have been compiled by Dr. Wayne Kobberdahl, conference coordinator, who is located at the Iowa State University Southwest Area Extension Office, P.O. Box 460, Atlantic, Iowa 50022.

The conference was funded in part by the North Central Regional Center for Rural Development, Ames, Iowa.

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I would also like to thank the following people who helped serve as facilitators in the various workshops. They were responsible for seeing to it that the workshops operated efficiently and effectively.

LaVerne Obrecht	Mills County Extension Agriculturist/Director Iowa State University
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Conference Coordinator

AN HISTORICAL PERSPECTIVE TO RURAL DEVELOPMENT

RONALD C POWERS, Assistant Vice President--University Extension, University of Missouri

INTRODUCTION

I've been asked to take this occasion, the 75th anniversary of the Cooperative Extension Service system, to reflect on the role of rural development in the history of the Extension Service and to speculate a bit on the future role of rural development. History can be either very boring, or it has the potential to be interesting -- and more importantly, it has the potential for helping us recognize certain patterns, interpret certain actions and even prevent repeating previous mistakes. As has been said, "those who ignore history are destined to repeat it". As it relates to rural development, one could make a good case for legislative leaders (from local to federal levels) having ignored the lessons of the past -- because we have repeated many of the mistakes of the past. The major mistake is the up and down commitment of inadequate resources to rural development. It is no accident that the ups and downs are in cycles of four and/or eight years!

I have three purposes that I want to accomplish during these remarks today. They are:

* To review some of the historical background of community and rural development programming for the purpose of understanding that it has been inseparable from the other dimensions of extension work from the very beginning.

* To note some of the societal changes which are impacting on the community and rural development issues of today and the implications of these changes for opportunities related to today's community issues.

* To raise some questions about the potential for some new approaches to rural community development in the years ahead.

Depending on where you presently are on the continuum of interest in rural development from little interest to a very high interest, I would suggest that my overall purpose is to develop some perspective on what has happened and what needs to happen in rural community development. Those of you who know me are well aware that I have been involved in and a strong proponent of rural community development programs for the better part of three decades -- so when I share some historical perspective about how we have gone about rural development during the 75 years of Extension, almost half of it is a first hand account!

AN HISTORICAL PERSPECTIVE

Educational and technical assistance in the area of rural development has been a part of Extension's work as long as the organization has been in existence. That has been true since

the first County Agent was hired in our respective states. Indeed, rural development, or community development if you prefer, was a part of Farmer's Institutes which were the forerunner of Extension in all of our states. How so, you ask? Those early efforts involved the **organization of people** to achieve goals and objectives that were important to them. That is community and rural development. The very first extension bulletin at Iowa State University was devoted to the subject of **processes and techniques for organizing farmers.** Groups of people had to develop enough consensus on what they wanted by way of extension programs, or community action projects, in order to proceed. That is community and rural development. This approach to early Extension work was not seen as separate from the rest of extension programming.

It may be useful to say just a word about what Rural America is. My colleague, Daryl Hobbs, reminds us that "there are two rural Americas" -- one is real and the other is imagined... Both are important because both are exerting an influence on today's farm policy and rural agenda". Rural America is home to 63 million people. It is steward of 90% of the natural resource base. It includes 14,000 small towns and cities just like the ones represented at this conference. It is the commercial farmer as well as the part time farmer who works off farm for the majority of the family income. It is also home to those who have chosen the country as a lifestyle.

Rural America is and has been a perennial battleground within the political system -- which is the system we use for assigning "value" to problems and choice of solutions -- and the economic system which uses return to capital and labor to allocate and invest resources.

The formal beginnings of something called rural development in Extension is often pegged as 1954-55 when the Eisenhower administration directed USDA to establish county rural development committees and programs. The fact is that the federal government and Extension has been involved in rural community development programs since the beginning of USDA and Extension. USDA was heavily involved in the late 1800's and early 1900's in the development of roads in rural areas. In 1935 the REA, now REC, was established with the assistance of county agents much as the rural water systems of the 1970's and 1980's have been assisted by Extension . Extension was involved in informational and educational efforts which led to the establishment of other USDA agencies such as SCS and the forerunner of FmHA. In 1949 the Rural Telephone program was established, again with the help of extension agents. In the 60's we had a large number of programs established to assist "the people left behind" in rural areas. Extension played a significant role in the establishment and operation of many of those programs. Through the constant change in the alphabet describing federal programs and agencies, Extension has played a key role. We did it because we were there, we were expected to do so, we knew how, and it was appropriate by virtue of Extension's mandate, policy and the larger role of the land grand university in every state.

In 1968 the Extension Service set forth the rationale for a major expansion in program resources for community rural development in, The People and the Spirit, a national Extension study done as a follow-up to President Johnson's Commission on Rural Poverty report, The People Left Behind. Much has been done, but much more could have been done. As has been the case each and every time that there was a new community rural development initiative at the federal level, it has fallen far short in terms of the resources and commitments needed to address the magnitude of the problem. We are about to

witness another resurgence of rhetoric and legislative proposals related to rural development in rural America. I am not optimistic that there will be any significant commitments by the federal government. There has been commitment on the pat of state governments in recent years, and there has been a major commitment on the part of local governments, private citizens and key leaders. These "bootstrap" efforts have been quite successful in many areas. The major need we have is to exchange information among rural communities so that the successes in one area can be replicated in other areas. That is the history of this conference throughout all the years that it has been held. Not only should this effort continue -- there ought to be clones of this idea in many locations throughout the country.

THE CHANGING CONTEXT OF RURAL COMMUNITY DEVELOPMENT

The changes which have affected the context of rural community issues during the 80's are many, but chief among them are the following:

* Restructuring of the economic base of rural areas
* Internationalization of agriculture
* The Information Age
* Decentralization of government and private sector
* Major changes in the level of government support

The results of the 1990 Census will also have a significant impact when it becomes available and serves as the source of additional political restructuring in the states and the Congress. The number of rural Congressional districts has declined by nearly 45% since 1968. this has moved the number of rural districts from a position of dominance to one of a minority. Both Iowa and Kansas are expected to lose an additional Representative after the 1990 Census.

The changes I've noted above, and many others you could identify, lead to a set of urgent realities for rural areas. Among the more important of those realities are the following:

1. Hard work and successful manipulation of the natural resource base does not guarantee economic success.
2. Control over local destiny has been diminished while responsibility for local destiny has increased.
3. Rural areas are more dependent on volunteer leadership than larger urban areas.
4. Service demands on local governments are growing as revenues diminish because of reduced federal grants/loans, stress on states' capacity to provide state aid, and the reduction of the property tax base for local governments.
5. Human and financial capital are flowing out of many rural areas (Revitalizing Rural America, 1986)

Rural life has been totally transformed since WWII. Farm population has decreased from 24.3 million people (17% of the total) in 1945 to about 5.5 million people in 1987. The number of farms has decreased by about 2/3 since 1945, yet the land in farms has decreased less than one percent. Isolation of the rural areas in the early 1900's has been diminished by

surfaced roads, automobiles, electricity, telephones, rural water systems, radio, television (now satellite TV) and computers. As a result of these and related changes, agriculture, once synonymous with rural, has lots its uniqueness. The interdependency between the well-being of agriculture and of the rest of the economy is no longer one-way only. As an example, from 1910-1980 the total inputs in farming increased 19 percent, but the purchased inputs increased 224 percent. That is interdependency! Or, consider the fact that more than 2/3 of the total income of farm families is earned from nonfarm sources. That is interdependency! The capacity of farmers and of rural communities to absorb the shock of the agricultural crises (financial, weather, etc.) is directly related to the diversity and the health of the nearby economic environment.

Nowhere is this more evident than in the contrast between what has happened in states like Iowa -- which is still heavily dependent on agriculture -- and states like Ohio, or even Missouri, which is much less dependent on agriculture for it's economic base.

Rural areas are going through another profound economic restructuring -- the third or fourth in this century depending on how you count. The restructuring of the '30's was fueled by a major economic depression. The restructuring of the '50's was fueled by science and technology. The restructuring now underway is fueled by a combination of factors: worldwide fiscal and monetary policies, changes in the food producing capacity of many countries, and another impending revolution in the form of biotechnology.

Rural areas are adjusting in a variety of ways. The specifics of adjustments in rural areas are not important, but these adjustments will substantially decrease the number of people directly engaged in and responsible for the management decisions farming while the number of persons and groups involved in decision making relative to facilities and services, local governments and other community decisions will continue to grow. This restructuring of the rural areas involves decisions by individuals and families who are linked to every aspect of the community -- not just one economic activity. Every family has concerns about human services, health services, roads, utilities, education , recreation and public safety. It is interesting that we refer to **farm** families as if they were totally oriented to the farm! We do not do so with respect to other families, i.e., **teacher** families, **banker** families, **car dealer** families and so on. In short, we tend to think of farm families in a way that belies their involvement in the total rural community.

The Information Age has a number of implications for rural community development. Computers, satellite TV and other forms of electronic technology allow us to reduce the time and distance factors for several dimensions of rural life. This technology does provide options for innovations in human services, education, and other aspects of community development. It is expensive. It requires a change in the behavior of the "learners" as well as the "teachers". It requires a different combination of human resources.

A very real challenge is to sort out the difference between information and understanding. As Peter Drucker has noted, "Knowledge has become the central economic resource. The systematic acquisition of (useable) knowledge has replaced experience as the foundation for productive capacity and performance." Those of us who are working in community and economic development as professionals are in the business of disseminating knowledge -- not just information. We are awash in information; we are starving for understanding!

Decentralization is a double edged sword -- especially as practiced by the federal government. They have given back to states and localities nearly 2/3 of the responsibility for rural development since 1980 -- but not in the form of money, just the responsibility! There have been many specific and positive responses by localities. But there has also been a growing neglect of critical issues because the revenue base is just not present. What it really has done is increase the need for skilled professional community development experts to assist local communities and local leaders -- more than ever, because there isn't any surplus resource to waste on mistakes.

THE CHALLENGE AHEAD

The issues confronting Rural America are primarily related to:

1. Economic development
2. Community infrastructure
3. Agricultural profitability
4. Protection of the natural resource base
5. Building human capital.

As I analyze the nearly 100 years of rural development efforts by USDA and the more than 75 years of assistance from the land-grant universities in these four states -- and indeed the rest of the country -- I am struck by the ONE common factor that has been a critical factor throughout the entire period. The only factor that has not been disbanded, though it has had it's ups and downs, and that factor is **The Cooperative Extension Service.** It has placed a key role in **helping people help themselves** through information and education that helped them understand the issues, organize themselves if that was necessary, mobilize other resources, and provide the technical knowledge for many, many areas (agriculture, home, youth, business, local government, families, community, etc.) Federal initiatives, new programs, commissions, and the like have come and gone -- and rarely ever reached anywhere near the promises. State programs have also come and gone in many instances. The crucial factor, local capacity is the thing that remains to be used, nurtured and empowered. That is accomplished through education and information. It is done by assistance from those who are professionally able and dedicated to the task of helping people help themselves. The Cooperative Extension Service has been that thread that has linked the various initiatives together, has been locally present,l and has had access to the knowledge base needed. Extension has not escaped the criticism of local people, or out-of-state and national politicians and voluntary association leaders. Yet, no organization has spent more time and energy on self-analysis than the Cooperative Extension Service. The Cooperative Extension Services in all of these states have shared in the general "downsizing" of public agencies and organizations. The immediate impact of slow starvation of a public organization that focuses on education is not great, but the ultimate impact will be.

Those of you who are community leaders and concerned citizens in the four states attending this conference should be encouraged by the work that is being done by your Extension Services. In each of the states there are innovative programs underway directed toward the smaller rural communities. These projects are all aimed at enhancing and developing the capacity of local people to take charge of their own situation. Some emphasize leadership development. Some are emphasizing retention and expansion of local business and

industry. Some are focusing on "clusters" of small communities coming together to work out new ways of providing facilities and services. Some are tapping into tourism and recreation. The Universities are working together with other state and private agencies in new ways to address the needs of rural people. As Extension looks ahead to the 1990's and the beginning of another 75 years of service, local people should also look ahead and ask what they can do to support this institution that has meant so much to rural areas as well as ask themselves what it is they want the Extension Service and the parent land-grant universities to do to meet their needs. It is a cooperative enterprise, which means that cooperation is needed from all sources.

BUILDING A BETTER MOUSETRAP

WANDA LEONARD, Extension Community Resource Development Specialist, University of Nebraska, Lincoln, Nebraska

Dr. Powers has related the many changes, advances, and growths that have occurred in Extension over the past 75 years. Those law makers had a vision in 1914 -- I wonder if they envisioned the world as we live in it today.

(Slides of mousetrap evolution here.)

We're celebrating the 100th birthday of the mousetrap. If the trap makers had not had a vision for a better mousetrap, they would not have developed mousetraps. Likewise, if there had not been a vision for your community, would there be a community today?

All the literature that is out and available on futuring, warns us not to have tunnel vision -- not to operate with barriers -- all too often we do not consider options. Another thing we know about futurists is that they reflect on the past to build the future. So let's take a few minutes now to think of something that has happened in the last 75-100 years that most people at that time never dreamed possible, i.e. the Concord, men on the moon, satellite dishes.

(The participants, at each table, discussed things that they thought were not possible 100 years earlier, and various tables were called upon to report.)

Thinking of past accomplishments helps us recognize our future potential. When you think of planning for the future, what is your time horizon? Next week, next year, five years, next century -- that is only eleven years away. I'm willing to bet there are some of you in here that have a very short time horizon -- like where's my next cup of coffee or you envision a restroom close by. With that "vision" -- a ten minute minute break was taken.

A self- assessment instrument was developed by Michael Patton for inclusion in the "Working With Our Publics -- Techniques for Future Perspectives," a project of the North Carolina Extension Service. Participants completed the self-assessment instrument and completed the self calculations. The participants (by show of hands) reported the results. (The self-assessment instrument and calculation conclude this report.)

To be a futurist, a person must be neither extremely optimistic nor extremely pessimistic -- but be realistically hopeful.

You need to have empirical perspective. You need to be grounded in long-term trends and patterns and look at many sources to shape the data. You must believe that human beings have an important and meaningful part to play in the control of the future. An important characteristic that separates homosapiens from other animals is the understanding that there is a future. Futurists explore not only time, but space. The globe -- the universe are their territories.

Futurists are imaginers -- able to mind-travel to and through the unknown -- to imagine things hitherto never encountered. At the same time, a futurist must be modest about predicting the future. Overconfidence in predicting the future can lead to inflexibility, but a reluctance to predict avoids responsibility. Balance is the answer. Tend to a belief in the possibility of prediction tempered by a healthy respect for the fallibility of human prognostication. Take risks, but calculated risks. You can not be willing to gamble all for the sake of ONE anything.

A futurist needs to be able to see the BIG picture; that is, a combination of technical, ethical, social economic, and psychological considerations. With so many unknowns, with so many possibilities, a future is always beyond our grasp.

SUMMARY LIST OF A FUTURIST

1. Balance perspective -- not too optimistic, not too pessimistic.
2. Empirical perspective -- follows stat trends.
3. Believes in possibility of creating the future.
4. Innovative -- likes to try new ideas.
5. Stimulated by the future.
6. Global.
7. Comfortable with the unknown.
8. Imaginative.
9. Modest but willing to make predictions.
10. Seeks information from many sources.
11. Careful, calculated risk taker.
12. Holistic -- sees the big picture.
13. Process oriented -- doesn't need the end picture.
14. Creative.
15. A futurist by self definition.

Are you creative? If you say you are not, you have established a self-fulfilling prophecy of self-limitation. Developing a future for you, for your community, for society begins when you decide you have value, when you do have a better mousetrap to build, when you want to cultivate your already existent futurist attitude.

We have a video we'd like to share with you today. Hopefully, it will stir you to act. In any case, sit back and relax, (now don't relax so much you fall asleep); we still have mousetraps to build.

--FILM: Discovering the Future by Joel Barker. Thirty minutes.

So think now about your community. Is there something you're envisioning but it hasn't gone forward because "there's not enough people" or "there's not enough money?" Too much work, or never discussed or considered by the group?

(The table groups were asked to explore futuristic ideas, "the dreams of tomorrow." Selected tables reported to group.)

We hope we've got your mind-set focused on building a better mousetrap -- believe me -- the best one hasn't been built yet, and let me assure you, the best community hasn't been built either. It is our hope that we've caused you to think this morning, and look to the future. We further hope that the programs that follow lunch will provide you with some ideas to enable you to future for your community.

Futures Quotient (FQ) Self-Assessment Instrument

Each line is a continuum. Mark the space on the continuum that most closely fits your honest assessment of yourself. Mark only one space in each line.

1. Do you tend to be

Very optimistic.	___ F	___ U	___ T	___ U2	___ R	___ E	Very pessimistic.

2. How interested are you in statistics on trends?

I love statistics on trends.	___ F	___ U	___ T	___ U2	___ R	___ E	I hate statistics on trends.

3. How much control do you believe human beings have over the future?

Great control over the future.	___ F	___ U	___ T	___ U2	___ R	___ E	No real control over the future.

4. Which statement best describes you?

I love trying new things.	___ F	___ U	___ T	___ U2	___ R	___ E	I hate trying new things.

5. When the conversation turns to the future of the world,

I am easily bored.	___ F	___ U	___ T	___ U2	___ R	___ E	I am really stimulated.

6. I tend to examine things from

A global perspective: worldwide impacts	___ F	___ U	___ T	___ U2	___ R	___ E	A local perspective: my own backyard.

7. Ambiguities and uncertainties

Make me uncomfortable.	___ F	___ U	___ T	___ U2	___ R	___ E	Challenge me to think.

8. Situations I've never encountered are

Easy for me to imagine.	___ F	___ U	___ T	___ U2	___ R	___ E	Hard for me to imagine.

9. When it comes to predicting the future, I'm

Very confident about making a prediction.	___ F	___ U	___ T	___ U2	___ R	___ E	Very reluctant to make a prediction.

10. I get information from

A few very dependable sources.	___ F	___ U	___ T	___ U2	___ R	___ E	Lots of different sources.

11. I would describe myself as someone who

Welcomes risks.	___ F	___ U	___ T	___ U2	___ R	___ E	Avoids risks.

12. I prefer to focus on

Details.	___ F	___ U	___ T	___ U2	___ R	___ E	The big picture.

13. I prefer to work with

Definite end points: jobs that can be finished.	___ F	___ U	___ T	___ U2	___ R	___ E	Open-ended processes: jobs that have no end.

14. I think of myself as

Creative.	___ F	___ U	___ T	___ U2	___ R	___ E	Uncreative.

15. I think of myself as

A futuristic in orientation.	___ F	___ U	___ T	___ U2	___ R	___ E	Here-and-now in orientation.

—Patton, 1986

Calculating Your FQ

Circle the point score for each answer. Your total point score is your FQ.

	F	U	T	U2	R	E
1.	0	3	5	5	2	0
2.	5	4	3	2	1	0
3.	3	5	3	2	1	0
4.	5	4	3	2	1	0
5.	0	1	2	3	4	5
6.	5	4	3	2	1	0
7.	0	0	1	3	4	5
8.	5	4	3	2	1	0
9.	0	3	5	4	2	0
10.	1	2	3	3	4	5
11.	2	4	3	2	1	0
12.	1	2	3	4	5	5
13.	0	0	2	3	4	5
14.	5	4	3	2	1	0
15.	5	4	3	2	1	0

Total the scores.

My FQ is

Interpreting Your FQ Score

Your FQ is interpreted as follows:

61 or higher:
Potential futurist marathoner. Capable of going great distances in the mind. Board the thought-machine for the year 2000 and beyond!

51-60:
Potential long-distance enthusiast. You have excellent potential as a futurist, especially able to add solid doses of reality to discussions of the future.

41-50:
Recreational futurist runner. You are capable of taking a futures perspective, if you want to, but you will need some further work to develop and realize your potential for longer distances.

31-40:
Out of shape. You have some serious work to do, if you want to get into mind-shape for the future.

21-30:
Slow mover. You are doing well to keep up with the present. For you, thinking about the future means figuring out next week.

Under 21:
Couch potato. Your strong suit is hindsight. Your idea for long-range planning is predicting the past.

BUILDING A BETTER COMMUNITY

DAVID DARLING, Extension Specialist, Economics, Kansas State University

Community citizens who are actively involved in building a better place to live face four key questions. They are the following:

1. What do we need and want to do to improve the quality of life in our hometown and the surrounding area?
2. How do we organize and how do we proceed to plan and implement positive development programs?
3. Who will lead the organized efforts and who will follow the leaders to help bring about the change?
4. How do we pay for the costs of projects that are designed and ready to be implemented?

Question one refers to ideas. Ideas are as plentiful as seeds from a maple tree. It is possible to create a long list of good ideas by holding a brain storming session among interested citizens. Community surveys are another means of collecting ideas. Also, one can collect ideas from newspapers, magazine articles, T.V. stories, radio programs and from agency and university staff.

Ideas are a lot easier to collect than dedicated people who wish to be involved. Often, even when the ideas and people are available, another impediment is organization. Having a well developed organization that has leaders who can effectively plan and implement projects is a key factor in the total community development process. Finally, resources have to be matched with projects in order to bring about the desired change. Many times people who are not familiar with the process of community planning feel that resources have to be identified first and this usually means financial resources. However, dollars will follow well developed ideas. Few elected officials will commit public money to individuals who claim to have a "good idea" that might help their community. The idea has to be developed into a project. Then the idea has to be presented to the key leaders for their approval. Next, the idea needs to be sold to the citizens of the community by establishing the need for the intended outcome as desirable. Then an appropriately organized and legitimize group needs to be given the responsibility to implement the project.

This entire process is usually referred to as the Social Action Process. It is a step by step method to bring about planned change. It begins with some individual identifying a problem or opportunity and ends with action that addresses the issue. Then an evaluation of the results of the action is necessary to see if the outcome meets the objective originally proposed.

Communities have four functions all of which need constant attention in order to keep the community healthy. These functions are the following:

1. A Living Center - This includes dwellings and neighborhoods.
2. An Economic Center - A place to buy and sell things and a place to earn a living.
3. A Social Center - A place to go to church, to join clubs and organizations, participate in school functions and a place to make friends.
4. A Service Center - A place where one can obtain fire and police protection, water, electricity and phone services.

Small communities rely on larger ones and major regional companies to supply many facets of these four functions. Interdependency is a reality in today's world. For example, it is possible for a small town to have a very little retail activity on the main street of town. The community may be a rural neighborhood to a larger city which has more economic activity. This does not mean the town is dead, it means that the economic function is no longer provided locally. By redefining what the community's economic area is and then participating in and cooperating in multi-community efforts, it is possible for local families to earn enough to be able to pay for high quality public and private services. Thus, the old paradigm that a community either is an <u>independent</u> or a <u>dependent</u> place is now inappropriate. A better paradigm is being <u>successfully interdependent</u> versus <u>unsuccessfully interdependent</u>. Interdependence is a reality while independence is a myth.

A community, <u>unlike</u> a person, doesn't have to die. The citizens of the town have to kill it. This happens when we as citizens <u>don't</u> plan, <u>don't</u> reinvest in our homes, businesses, schools and factories, libraries and streets, and when we <u>don't</u> cooperate within our community and across communities.

WATER/WASTE MANAGEMENT -- A Perspective on Water

SHAWN SHOUSE, Extension Soil & Water Engineering Specialist
Iowa State University

The quality of the Nation's water -- especially it's potential impact on human health and well-being -- is a matter of great concern. Some of this concern centers on the degradation of water quality by agricultural chemicals and by bacteria, viruses, or chemicals from septic tanks and other waste disposal practices. Accordingly, a coordinated effort involving over 200 representatives from national organizations and agencies, and more than 100 Extension staff across the Nation, identified water quality as one of eight National Priority Initiatives for the Cooperative Extension System.

The water quality initiative will address four critical issues related to water quality, including public understanding of the nature and importance of water resource, the impact of chemicals on the water supply, water conservation, and community control of water quality. Educational efforts will focus on the understanding of interactions between drinking water quality and human health and well-being. The impact of chemicals will be addressed by working with chemical users and policymakers to ensure they are aware of the actual or potential impacts on the water supply. They will be encouraged to adopt appropriate technologies, strategies, and policies to minimize chemical contamination of water resources. Public awareness and understanding of the need for water conservation will be promoted. The development of strategies and policies designed to respond to national, state, and local water conservation needs will be facilitated. Extension will work with an aware, informed, knowledgeable cadre of elected or appointed officials to develop appropriate policies to protect the quality of community water resources.

This initiative will be carried out through the Cooperative Extension System with its network of cooperation among county and area Extension offices, Land Grant Universities, and the Department of Agriculture. The education and leadership fostering will occur at the local level across the Nation.

This initiative was established in 1986, and will continue through 1990 and beyond if deemed necessary.

As a result of this initiative, public awareness of water quality issues is increasing dramatically. Information disseminated through this project is helping the public to reduce practices that potentially lead to contamination. Public policymakers are basing water quality decisions on the needs and desires of a more educated constituency.

For more information, contact your county or area Extension office.

WATER QUALITY BENCHMARK STUDY - N.W. MISSOURI

BOB CHAPPLE, Agricultural Engineering Specialist, University of Missouri

The emphasis on water quality in recent times began with the Clean Water Act of 1972. Early efforts concentrated on surface water pollution. While surface water quality continues to be monitored, the recent emphasis has been on underground water quality.

Maintaining clean underground water involves many facets that are quite different than those connected with surface water. With surface water, you generally have a good idea where the water is flowing, so you can trace the path of any contamination. When contamination occurs, you have the benefit of air and sunlight to aid in biological degradation.

With underground sources, we do not always know exactly where the water goes in becoming a part of the aquifer. Nor do we have air and sunlight to aid in biological decomposition. So it is much easier to maintain good water quality than it is to try to correct water quality problems.

The status of our underground water quality over a wide area is not well known. Extensive underground water testing has not bee done on a systematic basis in many areas. With that in mind, a benchmark study of 200 wells in Missouri is presently underway. Twenty-five wells in each of 8 areas scattered over the state are being sampled. Each well is to be sampled four times -- at three month intervals -- to monitor the water quality.

The eight areas selected involve sixteen counties. The areas were picked to represent a diversity in topography, geological origin, rainfall pattern, and agricultural production system. Four areas were studied in 1988, and the remaining four areas are being studied this year.

The area I was concerned with included Atchison and Nodaway counties. We tested 26 wells in 1988. Samples were taken in December of 1987 and in March, June and September of 1988. All of the wells were between 20 and 70 feet deep.

All of the wells tested showed detectable levels of nitrate present. One half of the wells showed nitrate levels above the suggested guideline of 45 pats per million. In addition to nitrate levels, the wells were tested for 24 pesticides and about 10 minerals. Four wells showed a pesticide present at the one pat per billion level or above. However, all fo the levels were below the Drinking Water Equivalent Level as set by EPA. Other minerals were present at various levels in these wells, but none were present in troublesome amounts.

The purpose of this study was first of all to get a set of data for a benchmark. Secondly, if problems are present, to help dictate research needed to deal with the problem and to help prevent further problems.

This study deals with the situation here and now. The ability of our scientists to detect very minute amounts of many substances is almost unlimited (we can detect fractions of a part per billion now, while in the 1950's, we could detect only 1 part in 100,000). But on the flip side of detecting what's actually there is the analysis of what it means in terms of risk to the user. This risk assessment is not a true science -- it must deal with many variables and still come up with a reasonable risk assessment estimate. To be useful, those making the risk assessment judgements must use all the scientific data they can get, and then use logical common sense in predicting the risk involved. When done in this manner, users can make good judgements in assessing the risk to which they are being exposed. Then they can decide, with a fair degree of confidence, what risks they are willing to assume.

RISK AND GROUNDWATER PROTECTION

TIMOTHY AMSDEN, Director, Office of Ground Water Protection EPA Region 7

Groundwater is a vital resource. Ninety-eight percent of the fresh water available in this country is groundwater. Only 2 percent of the water available for human use is in lakes and streams on the surface, while 40 of 50 gallons is beneath the ground. Half of the U.S. population relies on groundwater for their drinking water, and in rural areas, the number is closer to 100 percent.

Despite these facts, we have historically overlooked the importance of groundwater protection. We have focused all our enforcement, all our standard setting, all our dollars on surface water, and groundwater has remained out of sight and out of mind.

As a nation, we are now beginning to realize the need for groundwater quality protection. We are understanding groundwater's importance, and we are understanding the great risk we run if we allow the quality of groundwater to be degraded.

One of the variables of risk we must take into consideration as far as groundwater is concerned is the extent to which damage is irreversible. We often focus on a single numerical representation of damage which does not take into consideration the fact that in some cases damage incurred is reversible, while in other cases, it is not.

Unlike surface water, groundwater quality damage is often irreversible. Given a little time, water in streams and rivers will often cleanse itself. If we allow groundwater to be degraded significantly, we will have to live with that degraded resource for the foreseeable future. The risk associated with groundwater degradation is often more significant than that of surface water degradation, because the damage is relatively irreversible.

Groundwater protection is, however, more difficult than surface water protection, because it involves the very way we use the land. Almost everything we do must be considered; landfills, golf courses, farms, pipelines, road salting, underground storage tanks; most of our activities on the surface of the land have groundwater consequences.

With other media, such as air and surface water, we can look more to government to provide the protection. Because with groundwater we are talking about almost all of our activities on the surface of the land, however, we must all work together or groundwater protection will not be realized.

A good example of a groundwater protection program that requires all our efforts is the Wellhead Protection Program. The Safe Drinking Water Act Amendments of 1986 requires each state to have a wellhead protection program, under which public water supply wells for all communities are protected. Basically and most simply, each municipality is to identify the areas around its wells where man's activities could degrade the quality of water in those wells. Then man's activities in those areas are limited so that water quality in the community wells is maintained.

The Wellhead Protection Program is logical, simple, and obvious. It has operated successfully in Europe for decades. It is vital, overdue, and something that we should all get strongly behind.

As a closing observation, we must approach groundwater protection -- in fact all environmental protection issues -- reasonably, and keep risk in perspective. As citizens, we should direct our support to those areas where the risk avoided is greatest and most irretrievable, such as the Wellhead Protection Program.

The March 27, 1989, edition of NEWSWEEK contains a special report on food and pesticides, and an example of the kind of dysfunctional hysteria which we should avoid. During the height of the Chilean fruit scare, a woman in Oregon asked the state highway patrol to run down and stop a school bus on which her daughter was traveling to a state choir festival. The purpose of capturing the bus was to remove a bunch of grapes from the daughter's lunch.

The threat to that little girl from the grapes was effectively nonexistent, while the public water supply well providing water to her home may have been significantly underprotected. Let's focus our efforts and attention to the protection of our public water supply wells, and be less concerned about Chilean grapes.

A SUCCESS STORY

RANDY RAILSBACK and JUDY GARDNER, REACH Program, Hamilton, MO

Hamilton, Missouri, is a rural community with a population of 1600 people that had no vacant homes in 1988 and has attracted 36 new service and retail businesses during the past five years. The renewal of Hamilton has been so good in fact, that there are no vacant store fronts on Main Street.

How did this all happen when the area had experienced the great rural depression of the early 80's? Several decisions were made by the community and the main decision was not to let the community die.

Other decisions made and acted upon were: the need for more and varied jobs, more citizen involvement, need to build on the heritage of the community change attitudes of the citizens, utilize the tremendous number of volunteers, need to look at all community problems, and develop the community from within.

As the citizens of Hamilton gained a new spirit of doing, things have happened in Hamilton.

(Note: Hamilton, Missouri, is the model community written about in Manual 133, University Extension publication, University of Missouri.)

ECONOMIC DEVELOPMENT THROUGH TOURISM

JAMES KEENE III, Preservationist, Brownville, NE

I note in the program that I am listed as a "Preservationist" who is going to talk to you about economic development through tourism. What I would really prefer to talk about is preservation and restoration of historic buildings, and when I get done, you may feel you have heard more about that than economic development or tourism.

I was born and raised in and around a small, sleepy town in Virginia, that had lost its real economic base before the turn of the century (that is the 19th century I'm talking about). The town continued to exist as the merchandising center and Saturday night destination servicing the local rural community. A preservationist, who also happed to be an ordained minister from the local church, had dreams of restoring a number of the old buildings in town. He had many unsuccessful attempts in finding someone who would share his interest, and who could also help financially.

He was ultimately successful, and set out on a preservation and restoration program that continues today. I am sure that you all know that I am talking about Virginia's Williamsburg, which slept economically from the time that Thomas Jefferson moved the state capitol to Richmond in 1800, until the Reverend Goodwin dreamt his dreams of preservation and restoration in 1929.

Williamsburg is today a multimillion dollar industry; a resort; a living museum; an international destination!

My interest here today is the economic development of small, midwestern towns through tourism. I doubt that any of our towns have the potential of Williamsburg, but they all have the essential element that makes Williamsburg successful -- the past.

Economics develop where there are people! It works well. This is true for large cities where hundreds of thousands of people live, and where their very existence creates jobs. Their day-to-day needs create a base economy in jobs. Good leadership adds to this by innovative attraction to industry. Some towns, otherwise equal, sleep on - others become thriving economic centers.

Economies can also develop where there are not large numbers of people in residence. People <u>can</u> be attracted to <u>come</u> to the location. For lack of a better word, let's call this tourism.

My specific interest in preservation and restoration centers in Brownville, Nebraska. So that I may talk about a specific location, I will talk about Brownville.

My comments can apply to any small rural community. Simply put, people can be attracted to come to Brownville on a predictable and consistent basis. This tourism phenomenon

will cause economic development, however modest. The tourist who comes to Brownville eats in the local restaurants, buys gas at the local filling station, shops in the local shops, and some, like myself, become involved enough to become property owners, and provide employment through restoration work and increased taxes.

If tourism then aids in economic development, how do we create tourism?

The parallel I draw to the concept of Williamsburg is extreme, but it is valid. Regardless where people may be, their sense of recreation demands another place to go. The community that creates an attraction will become the destination.

All of our communities have a past. We should capitalize on it. In some cases, the past and the tangible evidences of it are bigger assets then we might first think.

Enter the concept of preservation and restoration.

More than twenty-five years ago, the concept of preservation and restoration of the town of Brownville was energized by a small group of citizens. I never had the pleasure of meeting most of them, but I, along with many others in the Brownville community, am carrying on the work they began.

Brownville is the Nebraska Territory's first town. Nothing happened there of specific note. Everything that happened there was part of the culture of the developing west. Consequently, everything that happened there has historic and romantic history today.

Many of the original buildings and other landmarks remain in Brownville. Some have been restored and preserved. Several original buildings have been reconstructed in their original locations. It is a reasonably attractive place. People want to go to Brownville.

Last Saturday and Sunday the local fine arts group, The Brownsville Fine Arts Association sponsored performances of a group of young singers from Omaha's opera company. This brought several hundred people to town on Saturday night and Sunday afternoon. The Brownville Village Theater has operated for twenty-five years, attracting people to the town every night through the summer weeks. Last year the Spirit of Brownville river boat operated throughout the summer, attracting large numbers of people. Numerous tours, bazaars and other presentations organized by Brownville groups have assured a fairly steady flow of week-end, and in some cases, week-day visitors.

Perhaps the buildings in Brownville are more attractive then in neighboring towns; perhaps more of the original buildings are still standing, capable of restoration; perhaps the organizational seed planted twenty-five years ago to capitalize on Brownville's assets put it a leap ahead of a town that might try the same thing today.

Brownville, however, has no corner on history and past. Brownville has no corner on the ability to display the tranquility and charm of what it is - a small rural village that has witnessed all the history Nebraska has. It is a popular destination. There are a number of us in the community who are committed to increasing that popularity.

While tourism can develop economic opportunity, sometimes economic opportunity is a giant that is slow to waken. A number of businesses have developed in Brownville because of tourism. They are mainly restaurants, entertainment, recreation, retail shops, and concessions. There has been, and continues to be, some problem in getting the entire business community to respond with one voice, as to common opening days and times, and support of town-wide events. A community that sets out to develop tourism must also work to insure that the tourism can be sustained by the business it helps to stimulate. The promotion of a town like Brownville draws people; they find shops, events, services and commodities they want to buy. They tell others of the experience. Others come, finding shuttered shops or depleted shelves. This can eventually stop the flow of tourists, no matter how hard others may work in developing attractions.

Preservation and restoration can be expensive. What has happened in Brownville has largely been the result of community effort and individual work, without great cost. Specifically, we can develop this idea that anyone can rely upon the resources and assets that they have at hand to develop tourism, ranging from one church bazaar per year, satisfying the city folks' need for a country destination, to the extreme that is bets exemplified by what happened at Williamsburg.

Let me briefly tell you what I am personally doing in Brownville.

Almost seven years ago I purchased the Muir House. The Muir House is a large, brick residence. In Nebraska frontier terms, you could call it a mansion. It was, for a town such as Brownville, a pretentious residence. It has been completely restored, decorated in the Victorian fashion, and furnished with Victorian antiques. It has become a popular spot for meetings, social events, and is included on the house tours that Brownville organizes to attract people.

Last year I purchased a building which was formerly the First Christian Church in Peru, Nebraska, and moved it to Brownville. It sits on property that I acquired with the original Muir House purchase. It is currently being restored and remodeled to serve as a concert hall, cabaret or gallery. Some additional expense is planned to make the building totally handicapped accessible. Once completed, it will be available as a commercial enterprise for events. The Brownville Find Arts Association is planning a series of cultural events that will span the year. It is hoped that private individuals and other organizations will find it an attractive place to utilize for groups ranging from 20 to 150.

The grounds around the concert hall at Muir House are being developed and landscaped to the point that they could be used as if they were a small city park. All in all, the project takes up the equivalent of one square city block. Already the Muir project has attracted people to Brownville.

I will give you one example. The ladies of the Omaha Opera Guild approached me to allow them to use the house for their Annual Victorian Tea at Christmas time. This is an event that the Opera Guild has organized at Christmas time for many years. A normal high attendance for the Tea is 50 ladies. When it was announced that buses had been rented to take them to Brownville to this country Victorian home for the Tea, and that the local shops would be open for their browsing, 120 ladies responded. It was almost more than we could

handle! What made the difference? The excitement, curiosity, perhaps the history and the romance, whatever, it was a new destination.

I invite you to visit Brownville and see what is happening there, and I would encourage you to watch this fall for the beginning of the Brownville Concert Hall activities so that you too may become a part of our tourism, and hopefully you will leave a few of your dollars in Brownville, which will add to our economic development.

Thank you.

TOMORROW'S LEADERS TODAY
LEADERSHIP TRAINING FOR CLUSTERS OF COMMUNITIES

MARY FOLEY, Extension Community Resource Development Specialist,
Iowa State University

Iowa State University Extension received a grant from the W.K. Kellogg Foundation to help develop and train emerging leaders in clusters of rural communities. The overall purpose of Tomorrow's Leaders Today is to strengthen the human resource base of small rural communities through leadership development.

The objectives of Tomorrow's Leaders Today include:

1. To facilitate networking and cooperation among cluster communities.
2. To develop and enhance leadership skills in existing and emerging leaders within cluster communities.
3. To expand the leadership pool for community development activities in the cluster communities.
4. To increase levels of individual involvement in community development activities in the cluster communities.

The program began in the spring of 1988. Three clusters of rural communities were selected to pilot the program: the Area Community Commonwealth (ACC) consisting of seven communities in Cerro Gordo and Franklin Counties, Palo Alto County, and Howard County.

Five more clusters began the Tomorrow's Leaders Today training in the fall of 1988: North Iowa Rural Area Development (NIRAD) consisting of five communities in Floyd and Cerro Gordo Counties; western Dubuque County; rural Powesheik County; southern Story County; and 7 x 80, consisting of seven communities along Interstate 80.

These clusters have completed the program, and are now working with Extension to continue the development begun as part of the program.

Curriculum topics include personal skill development, understanding groups and organizations, community and organizational dynamics, and understanding issues for rural revitalization. Midway through the program, participants identified cluster priorities on which they could effect change. Sessions following applied community development concepts to these local issues in a learn-by-doing approach.

Individuals, communities and the clusters have benefitted from Tomorrow's Leaders Today. Participants have been identified as leaders wiling to take active roles in community life and have been given the opportunity to act. Many of these individuals have been identified as resources to other communities exploring the clustering concept.

Additional plans for Tomorrow's Leaders Today include offering more in-depth and advanced training to a small group from each cluster. These people will then work with Extension in their local communities and clusters to facilitate additional training to others.

One other spin-off is that the participants are taking the initiative to start a statewide association of clusters to continue the networking among clusters which began during their Tomorrow's Leaders Today experience.

Summarized by Mary E. Foley, Extension Resource Development Specialist, North Central Iowa Area, 1631 4th Street SW, Mason City, Iowa 50401 (515) 424-5432. You may also contact Tim Borich, Project Coordinator, 303 East Hall, Iowa State University, Ames, IA 50011; (515) 294-0220.

UPPER MISSOURI UNITED CHAMBER OF COMMERCE

SANDY HATTER, Knox County Extension Agent - Home Economics, University of NE

The Upper Missouri United Chamber of Commerce is a newly formed organization in the Knox County Nebraska area. The organization was formed to work towards economic and social development of the area. Growth in any of the communities will support economic activity in all communities.

The first official meeting was held in March of 1987. Member towns include: Crofton, Bloomfield, Creighton, Verdigre, Niobrara, and Wausa. The organization is funded by community dues of $200 and individual dues of $10. At present membership is 93.

Current projects of the Upper Missouri United Chamber of Commerce include: publications of a Visitors Guide to Knox County, production of a slide set to promote Knox County, a consumer survey, interview with businessmen/women to assess needs. Bi-monthly meetings are held. Speakers have included representatives from the: Tourism Department, Department of Economic Development, Game and Parks, Corp. of Engineers, Extension Service. The organization has participated in a Strategic Development Plan of the Department of Economic development.

Rural Nebraska is faced with problems similar to other rural areas. The Upper Messier Chamber of Commerce is an attempt to be pro-active in community development; to combine resources and knowledge; to develop communities that are active and alive into the 21st century.

TOPIC WASTE CLEANUP DAY

JAN CASTLE RENANDER, Editor, Red Oak Express
&
LYNN BENSON, Montgomery County Extension Agriculturist/Director, Iowa State University

A "Toxic Cleanup Day" was organized to provide an opportunity for residents to identify and remove hazardous materials from their homes. Arrangements were made to bring these materials to a central location where they could be safely disposed of. Heavy emphasis was placed on education of participants. The first aspect focuses on safe handling and removal. The second focused on ways to prevent future accumulation of hazardous material.

The concern arose out of the Extension Council's program planning process in 1987. They felt there was a need to "educate" the general public about toxic materials in the home and to provide an opportunity for home owners to safely rid their home of these materials. The Council was notified that grant proposals for sponsorship of toxic cleanup on a local level were due in the Iowa Department of Natural Resources in September, 1988. It was decided to try for a sponsor grant.

Primary sponsors were the Extension Service and Board of Supervisors in Montgomery, Adams and Page Counties. The *Red Oak Express, The Villisca Review-Stanton Viking,* KOAK Radio in Red Oak and the Iowa Department of Natural Resources.

Others providing support and help were the Montgomery County Fair Board, Red Oak Fire Department, Police Department, Sheriff Department, National Guard, State Fire Marshall, Kiwanis, Lions, Farm Bureau, 4-H Clubs, Farmers Mercantile Coop and Super Valu Store.

The program was initiated in Red Oak, Montgomery County, Iowa. Red Oak is the county seat and has a population of 6,000 plus. The entire population of the county is 13,000 plus. Shortly after approval for the program was received, both Adams and Page Counties indicated an interest in the program and approval was granted for their participation - thus the first rural and multi-county Cleanup Day effort. Total households in the three-county area was estimated to be about 14,000.

The initial grant was written in August of 1988. The actual "Toxic Cleanup Day" was November 5, 1988. Jan Castle Renander, local editor, headed up a very effective education program so people would know what and how certain products should be brought to the site. This included many news stories as well as donated house adds to inform people of this important event. Other papers and radio stations also joined in this education program.

The results of the project show 250 households from 10 different counties participated. They brought 18,000 lbs. of toxic materials (filled 83 55-gallon drums). Also collected 300 gallons of used oil and 261 used batteries. This amount is estimated to represent about 2% of the households hazardous waste in the three host counties.

FIVE COUNTY KANSAS WASTE STUDY AND EDUCATIONAL PROGRAM

JIM LINDQUIST, Personnel Coordinator, Kansas State University Cooperative Extension Service

Jim Lindquist discussed the Five County Solid Waste Management Study and Educational Program. He stressed that the Riley County Kansas Landfill has been ordered closed by 1990 because of its location near a river. As County Extension Director, he was asked to serve on a study committee that was to look into solutions for the problem.

It was determined that a good educational program that could inform residents of the situation as well as various alternatives to solving the problem was essential. Meantime, it was discovered by adjacent counties that new landfill requirements were to affect their solid waste disposal situation in the future.

The counties of Geary, Clay, Marshall, Pottawattamie and Riley are members of the Big Lakes Regional Planning Commission and decided that the educational program would be beneficial for the residents of all counties. The Big Lakes Council decided that all counties needed to look at ways they might work together to make a large enough population base to explore alternative methods of waste disposal to supplement the Landfill method.

A consulting firm was hired to study the five county situation which would determine if some alternatives might be feasible. The results are now being given to the Commission and the counties for discussion. To date no formal action has been taken the counties.

The 12 minute slide tape educational program was and has been used to inform people of the solid waste problem and different ways other communities have used to solve their problem. All five counties have a copy of this program for their use. An opinion survey is handed to participants. The results give an idea of what people might support in the way of solid waste disposal alternatives.

Jim Lindquist then showed the slide tape program to the workshop participants and answered questions from the audience.

Kathy Kendall from the Nebraska Department of Environmental Control discussed the proposed new Environmental Protection Agency regulations for landfills that will affect existing operations as well as new sites for this disposal method.

Landfills produce leachate that can affect ground water as well as methane gas that can be harmful. This problem coupled with the vast amount of waste, some of which will not disintegrate, that society generates, has brought on the new E.P.A. regulations.

NEW SOLID WASTE REGULATIONS FOR LANDFILLS

KATHY KENDALL, Nebraska Department of Environmental Control

Kathy stressed the "NIMBY" syndrome that local residents have. It says landfills are a must, but "Not In My Back Yard". Which compounds the problem of transportation costs as well as where suitable soil conditions exist. Even the best landfill liners have the potential leakage problem that may appear in the future.

The proposed regulations as printed in August, 1988 have the following requirements:

1. Location restrictions - where they can't be located.
2. Operation criteria - including accurate records.
3. Closure and post closure care - now and 30 years in the future.
4. Design criteria - by a qualified landfill engineer.
5. Ground water monitoring for 26 parameters and 46 volatile organics.
6. Financial insurance - for clean ups, if needed.

Licensed facilities will have to meet the criteria and or update design of that facility within 18 months after the passage of the regulations.

Kathy joined the previous educational presentation that discusses the alternative methods of solid waste disposal such as recycling, composting, and resource recovery to cut down on the tremendous load that landfills must handle.

In summary all presentations pointed to the fact that satisfactory waste disposal will be more expensive in the future and the question to be answered is who will foot the bill. Kathy pointed out the producer of waste must eventually pay for its disposal in an environmentally safe way.

SMALL SCALE VENTURE CAPITAL FUND

JIM WAMBERG, Executive Director of the Regional Coordinating Council for Economic Development in Southwest Iowa

The Problem

The lack of venture or seed capital for equity investment has been a primary obstacle to local economic development efforts

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We've all seen it happen. or heard about it. A new business tries to relocate or otherwise get started in our community and can't find the equity capital to do so.

And because the business can't find the necessary equity backing, it can't qualify for other sources of financing, such as CEBA funds, real estate loans, or equipment leases. Even a friendly local banker has his hands tied.

All too often this proves to be an insurmountable obstacle for the business and it may select another community where it can find financial help. Or worse, it never gets started at all.

Someone has to step forward and provide the equity capital for the business before anything else can move forward. The SWIRCC has stepped forward.

The Solution

With the guidance and assistance of professional management, create a locally owned and managed to make equity investments for business development.

The Seed Capital Fund will be organized as an Iowa corporation with a maximum capitalization of $1,000,000 through a public offering to Iowa residents ("offering"), presumably individuals, companies, and institutions with a vested interest in the future of southwestern Iowa. A Board of Directors and officers of the Seed Capital Fund (collectively the "Management") will be recruited from the southwestern Iowa area. Management participants will be part-time and compensated from the operations of the Seed Capital Fund.

Local business executives, government and economic development leaders, key potential investors, entrepreneurs, bankers, attorneys, accountants should all be considered as potential candidates for inclusion in management. Management participants should have experience and business judgement to evaluate and monitor Seed Capital Fund investments.

Local Management Group:

The local management group is responsible for day-to-day operation of the fund including initial screening of investment opportunities and fund administration duties. Their responsibilities will include:

>> Review investment proposals.
>> Monitor developments at enterprises day-to-day.
>> Provide liaison with local accountants and attorneys who will provide day-to-day accounting, tax, and contractual services.
>> Assist enterprises on operational, sales, or other matters within the expertise of the seed fund management group.

InvesTech of Iowa, Inc.

InvesTech will assist the local management group with all phases of formation and operation of the fund. A principal of InvesTech will attend all regular board meetings and participate as a member of the board. Following review of a potential investment by the local management, group, InvesTech will make it's own review and provide comments and recommendations. In addition, InvesTech will:

>> Review each investment prior to commitment and provide recommendations and comments.
>> Advise on contractual conditions for agreements with enterprise investments
>> Advise on specific potential problems with an enterprise, and assist when problems do arise.
>> Provide liaison with the venture capital industry.
>> Provide liaison with professionals in accounting, marketing, operations, and other fields which may be needed to assist an enterprise.
>> Advise on additional sources of financing.
>> Provide accounting procedures and systems for the seed fund.
>> Update seed fund managers on tax and accounting matters.

Procedure for Seed Capital Fund Organization

The Seed Capital Fund will be developed in several phases:

I Preliminary Phase
II Organizational Phase.
III Funding Phase.
IV Operations Phase

Phase I - PRELIMINARY PHASE: A leadership group will be formed from the Southwestern Iowa area community to champion the formation of the Seed Capital Fund. It will be on the authority of this group that InvesTech will proceed with the preparation of materials required to form the Seed Capital Fund. This leadership group will form the corporation which will become the Seed Capital Fund.

Phase II - ORGANIZATIONAL PHASE: A Board of Directors will be formed to oversee the business affairs of the Seed Capital Fund. InvesTech will prepare a draft of the offering circular to be used to sell shares in the Seed Capital Fund. The offering circular will be

customized to reflect conditions specific to Southwestern Iowa area such as local economic conditions and management biographies. The Seed Capital Fund will retain legal counsel to assist with this process.

The offering will not be restricted by regulation as to numbers of investors and minimum investment size. Practical limitations for administrative purposes will be set at the discretion of management. The offering will also have a minimum offering amount, say $250,000, to operate the Seed Capital Fund.

The completed offering circular and sales materials will be filed with the Iowa Securities Bureau and the National Association of Securities Dealers, Inc. ("NASD") for review and comment. Several submissions may be required to obtain final approval.

Phase III - FUNDING PHASE: Once cleared by the Iowa Securities Bureau, shares of the Seed Capital Fund may be sold to investors -- any company, institution or individual residing in Iowa. A limited number of sales may be made outside Iowa under certain circumstances and subject to securities regulations of those states where sales are made. InvesTech will seek to arrange a selling agreement for the offering with brokerage firms which will be paid a sales commission on the sale of shares.

Until funding has reached the minimum specified in the offering circular, subscribers' funds will be held in a bank escrow account. If the minimum offering amount is not raised and the offering is withdrawn, all escrowed amounts will be returned to subscribers. Once the offering minimum is achieved the Seed Capital Fund will become operational. The offering will continue until the termination date set in the offering circular.

Phase IV - OPERATIONS PHASE: Operation of the Seed Capital Fund will be characterized by recurring cycles:

A. Investment Cycle: The business of the Seed Capital Fund is to identify quality business opportunities in southwestern Iowa, or which can be attracted to the southwestern Iowa area, and make small but meaningful equity investments in those situations ("portfolio companies"). The Seed Capital Fund will also actively pursue complementary co-investment in portfolio companies from individual, institutional, and government sources.

B. Monitoring Cycle: Investment in new and expanding ventures is an active endeavor. Portfolio companies will be expected to follow a business plan and provide regular reports of results. It may be necessary for management to intervene or otherwise assist the portfolio company in meeting performance objectives.

C. Liquidating Cycle: Venture investments require patience and attention to these long-term objectives. Building strong, viable businesses in the community is the ultimate objective of the Seed Capital Fund. The best evidence that both objectives are being met will be the financial success of the portfolio company. When a portfolio company achieves a degree of stability and can attract funding from other sources, the Seed Capital Fund may be able to at least partially liquidate its investment hopefully at a profit, and turn its attention to other investment opportunities.

INVESTING IN YOUR OWN COMMUNITY

JIM MOORE, Chair, Westmoreland Kansas Development Committee

Why was this Project/Program initiated? (How did you decide this was a problem?)
We had a continuing problem of keeping our one community restaurant open. On several occasions, the restaurant was closed while the previous owner of the equipment held the town hostage to get an inflated price for the equipment. This problem was discussed at Pride Meetings and Chamber Meetings and forming a Non-profit Development Corporation was one of several ideas discussed to help solve the problem.

What is the Project/Program that was initiated? (Describe)
We had an attorney file the necessary paperwork with the state of Kansas to form a community owned Non-profit Development Corporation. Westmoreland Development Corporation became a reality in the fall of 1986 and our first objective was to sell stock to local residents at $25.00 per share to purchase restaurant equipment. We were able to raise $8,500.00 from stock sales to accomplish our goal. The corporation leases the restaurant equipment to the current operator at a nominal fee of $65.00 per month.

Who was involved in the Project/Program?
Local community business leaders, citizens, and members of the Pride Program were involved.

Where was the Project/Program initiated? (Description of Community)
The project was initiated in Westmoreland, Kansas, County Seat of Pottawattamie County. Westmoreland is a small, rural farming community of 600 people located 25 miles Northeast of Manhattan, Kansas.

When was the Project/Program initiated?
The legal work to form the Development Corporation was started in the spring of 1986. The first corporate meeting and sale of stock was in the fall of 1986.

What have been the results of the Project/Program? (Benefits)
Having a Development Corporation in place has given our community some alternatives when a business is changing hands or going out of business. It has benefited us in the restaurant area in that we have been able to keep the doors open through operator changes. Also, the community has an investment tin the place and gives it better support. New operators can also get into business with a small investment and finally, lease payments are low so that the owner can make a profit. We have also used the Development Corporation to purchase a shoe shop building and equipment that was being sold at auction. Our idea was to keep the building and equipment intact and find someone to come in and keep this business going.

Contact James E. Moore, Box 324, Westmoreland, Kansas 66549 at 913-457-3316 (work) or 457-3483 (home) for more information about the Project/Program.

SMALL TOWN ECONOMIC DEVELOPMENT

FRANCIS MOUL, Steering Committee Chair

What are my credentials to talk about small town development?

Eighteen years ago I formed a company to buy my home town weekly newspaper in Syracuse. It was doing about $45,000 worth of business. Last December, my wife and I, as major stockholders sold the company and I have effectively retired from active work with it. It did $4.5 million in business last year, employs about 130 people in two major plants, plus sales offices in three states. It does weekly business in about seven states and annual business in some 20 states, in printing and publishing.

I have personally worked professionally and in voluntary service in a four-state area from Grand Island to Maryville, Mo., and Wahoo, NE to Hiawatha, Kansas. I have been president of regional development groups, statewide groups and local organizations such as the Chamber, Lions, Community Improvement, museum and non-profit foundation.

Currently, I am heading up a nine-county effort to produce a 75,000 circulation visitor's guide. I am also helping organize fund-raising drives of $3 million for a college and $2 million for a Platte River nature center. The past two years I raised $50,000 for two major projects of the Syracuse Foundation.

The first question to ask about rescuing small towns in the Midwest is which towns can and should be saved from decline and disappearance?

Towns that are located away from major highways or Interstates, which are inside the Great Plains area of semi-arid climate and are not near larger towns or metropolitan areas are going to very difficult to save, unless they have something special going for them.

Small rural towns that have tiny populations with a makeup or primarily older citizens are probably going to die when that population gets increasingly older and passes on itself.

Small towns must want to save themselves, and some towns simply don't have the interest, the leadership or the resources to do so. They probably should die out. There is nothing sacred about a town living - old maps are full of ghost town names.

One of the major problems facing rural small towns in the Midwest is the disappearance of government services, at all levels.

We are all familiar with the agonizing battle over school consolidation, pitting quality education against local control and the sadness of seeing students bused out of town past closed school buildings. There is also a losing battle to save post offices in small towns, and other federal services once available locally or close at hand will be consolidated to lager towns or will disappear altogether.

Perhaps the most drastic disappearance will be the agricultural subsidy checks. Those government checks mean anywhere from 50-90 percent of all farm income in various states or portions of states in the Midwest. Clearly, this subsidy will change and likely decline or disappear altogether, leaving only Social Security and other pension checks as federal income to small towns, outside of welfare monies.

There will be a natural tendency to consolidate services at all levels, as populations decline or more to metro areas. Counties will eventually reform, local governments will contract out services from larger entities and redundant services will end or be consolidated.

The attitude of the citizens of small towns will be the key factor in fighting the above negative trends, and other problems not mentioned, such as a potential continuing drought, steady loss of retail business and businesses and the continuing drainage of young people from small rural communities.

That attitude is too often seen as insular and suspicious of newcomers. There is often a jealousy of success which denigrates the very thing that can bring hope to a small town. There is often a sense of failure that feeds upon itself and which creates a vicious downward spiral.

Finally, there is a fierce independence of mind, a mind-your-own-business attitude which plays against the very need to become involved with common goals and actions to help the town.

Given these rather heavy negatives for small town development, what can be some solutions?

First of all, a town and its people must want to save themselves. There is no magic formula outside of cooperation, hard work and imagination. Government agencies are not going to come pounding in like the calvary to rescue small towns -- although certain agencies at various levels can be dragged to town to give advice and, sometimes, money.

Thus, there must be broad-based support for development and it must be sparked with innovative leadership at all levels, from the community government and services sector to the church leadership to the young parents with growing families to the retired seniors. And there must especially be leadership from and within the business community who often have the greatest to lose in a declining community.

Meetings must be held, with planned agendas and mechanisms for setting goals, finding solutions and taking action to initiate the solutions. These meetings will likely be often and lengthy, and leaders must be patient to answer all questions and complaints and slowly build up the support needed.

From the beginning, each problem must be viewed as an opportunity. Any problem can be turned around to become a positive thing for the community, and those opportunities must come from the resources that are available.

For example, if there are a number of empty lots in a town, then perhaps senior citizens can get together with youngsters to form a cooperative gardening venture. This can lead to marketing fresh produce, plus local homemade crafts and art works, in roadside stands, leading to part-time summer jobs for the kids and a valuable learning experience.

Are there several empty buildings on Main Street? Put them together as a mini-mall, with doorways connecting them all, and start your own incubator shopping center. This has actually happened in one rural town which fit all the prescriptions for failure.

Finally, give yourself the tools to do the job. If there isn't a non-profit, tax exempt community foundation, form one. Someone may give it a million dollars. If there isn't a Chamber of Commerce or business club, then form one. If there isn't a service group such as Lions or Rotary, there should be. Each of these groups serve different functions in the life of a community, but they all help to save it. And no town is too small to have any of these groups, and more.

MOUL's 13 IDEAS FOR HOME GROWN BUSINESS OR INDUSTRIES

1. Used bookstore. Can be done by mail out of your home, or start one in any empty storefront building or home. Send $10 for sample copy of bookseller's "Bible", AB Bookman's Weekly, to Antiquarian Bookman, P,O Box AB, Clifton, NJ 07015
2. Build and sell bluebird boxes, and help communities and clubs establish bluebird trails. Create a newsletter and sell subscriptions. A cheap but very effective bluebird box design can be had by calling Frank Andelt, Nongame Wildlife, Nebraska Game and Parks Commission, Lincoln, NE 402-471-0641
3. Have an artist in town? Create a mural painting company, to design and sell wall murals. Customers can be farmers with big barns, companies wanting outdoor advertising, communities and clubs that have empty walls and businesses. Need a used cherry picker utility vehicle, paint and paintbrushes.
4. Have a lot of empty buildings in town? Create a living town museum with regular festivals and pageants, demonstrations, flea markets and other group activities. You don't have to be Silver Dollar City to become a Silver Dollar City.
5. Have a lot of empty buildings downtown? String them together in a mini-mall, with incubator-type help for various businesses that can use them. Open doorways between the buildings and create a unique shopping center. Visit Rosalie, NE for example.
6. Farm Tours. Most Americans live in cities. Don't you think they would like to see an actual farm in operation, drive a tractor, see calves, chickens, and little pigs? Of course they would. They'll go nuts. Combine with hiking and biking trails in the country side, and bridle paths. Gives farmers extra income and brings business to town.
7. Rebuild cars and trucks. A very successful company in Madison, NE rebuilds Corvettes and sells them for a high profit, working out of an old, abandoned service station. There is a huge market for '50's and '60's cars rebuilt, and they can be exported overseas.
8. Does your town have a weekly newspaper, or a paper that is slowly dying? With desktop publishing, any community can have a paper with very low overhead. One fellow I know has six weekly papers, all legal, second-class newspapers, and is buying up all he can get.

9. Build a power plant. Dr. Jerry Gallentine, president of Peru State College, can build a gasification plant to produce energy for his campus for $800,000, using Siberian poplar trees and other plant material. Ask him how this low cost energy can be created in your home town. Explore the possibility of federal and state grants to get it started. Call 402-872-3815 for Gallentine.

10. Quilting is an art form present in every town and village. Carroll, Iowa, has a factory that produces the world's best automatic quilting machines. For $1,000 you can start a quilting factory that can grow as big as you want.

11. Have some empty lots in town? Start a cooperative gardening venture. Use senior citizens to teach youngsters how to garden, market the fresh produce (along with locally produced craft and art items) in a roadside produce stand. Teaches intergenerational cooperation, provides wages for summer work and can be expanded year-round.

12. Hall of Fame. There is need for a Hall of Fame for practically anything. Start one in your home town and advertise it widely.

13. Consultive service for home grown businesses. Retired bankers, accountants, merchants and teachers could all be used. Brainstorm, then do it.

SMALL TOWN COOPERATION IN DENVER, MISSOURI

LA DORA COMBS, Chair of the Denver, Missouri
Community Betterment Corporation

The small rural community of Denver, Missouri located in Northwest Missouri decided to rebuild their community in the fall of 1982. The project was initiated because they had no cultural, educational, economic, or beautification projects. Also a lack of self-esteem was evident.

The first project that was organized was a Community Betterment Club through the efforts of the Denver church town board and surrounding community.

Through the efforts of the Club, the following projects have been started: social functions for the community, community hall and band stand remodeled, 4-H Club and Lions Club organized, campsite, Mothers Morning Out, Community Bible School and remodeled a school for a museum. Additionally, Denver has been awarded a community development block grant of $173,000.00 for housing and demolition of old buildings.

As a result of the many projects almost all of the town and surrounding community have been involved to some extent.

The contact for Denver is: LaDora Combs, Box 74, Denver, MO 64441
(816) 326-2546

PRESCHOOL/CHILD CARE CENTER WITH A LONG TERM CARE SETTING

RHONDA PARKS, Administrator, Rainbow Road Child Care - Tri-County Manor, Horton, Kansas

Rainbow Road Preschool/Child Care Center, is located in the lower level of Tri County Manor Nursing Home in Horton, Kansas. Careful thought and planning went into the relatively new concept of child care development programs within a Health Care facility setting.

Tri County Manor has identified the need in this area for an on-site child care center. The Preschool/Child Care Center benefits the surrounding communities as well as the 100 TCM employees.

Open since October, 1988, the Center is licensed for 20 children with a future growth potential of 27. It is open Monday through Friday from 6:00 a.m. to 6:00 p.m. accepting children from 2-1/2 to 12 years of age.

The Center is operated in accordance to State and Federal requirements for staffing, safety, physical plant and program contents.

The program director is Angie Carlton, who ha an associate degree in early childhood development from Cloud County Community College. She is assisted by part-time assistants and volunteers. Planned activities include art, large and small motor skills, music, group time, story time, science and mathematics preschool skill development, dramatic play and language activities.

Intergenerational interaction between the TCM residents and the children is on a planned basis and consists of such events as seasonal programs performed by the children for the residents, and story times presented by the residents for the children. However, possibly the greatest benefits to the TCM residents is watching the children outside in the play yard, from their windows.

Rainbow Road Preschool/Child Care Center offers a free trial day to come and see what is offered. Rates for care are $7.50/day (includes meals, snacks, child care/preschool for up to 9 hrs./day) or $1.00/hr. for part-time children. For further information call (913) 486-2722.

ADULT DAY CARE PROGRAMS

GEORGIA LOYD, Administrator, Adult Day Care - Oak Ridge Acres, Hiawatha, KS

Oak Ridge Acres is a Kansas licensed intermediate care facility in Hiawatha, Kansas. The Adult Day Care program was initiated after many requests to have adults in a day care situation in a nursing home. The program is for adults age 60 and over. These adults do not require 24 hour total care, but are not capable of full time independent living.

The program was started in March of 1987 and enables many adults to remain in their own homes as well as offers the family relief from the 24 hour care of a loved one. The person can stay for up to 12 hours a day, seven days a week. This also can include three meals, bath, and other activities the nursing home offers.

The results have been a total of six different individuals using the program. They have a waiting list and feel like it is an asset to the community.

Also individuals feel more ready to move into a nursing home on a permanent basis after being in the Adult Day Care program. Many of the participants say that this is their home and look forward to coming to the nursing home.

More information can be obtained by contacting Georgia Loyd, Administrator, Oak Ridge Acres, 201 Sioux Avenue, Hiawatha, Kansas 66434. 913-742-2149.